

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
GALVESTON DIVISION**

In re:

Steven Pate

Debtor(s)

Case No. 13-80296-G3-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2013.
- 2) The plan was confirmed on 10/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/15/2014.
- 5) The case was dismissed on 01/28/2015.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$86,890.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$35,325.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$35,325.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,166.77
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,116.77</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCOL SYSTEMS, INC.	Unsecured	40.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	40.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	40.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	40.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	39.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	25.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC.	Unsecured	25.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	14,697.00	15,337.99	15,337.99	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	6,203.00	5,025.17	5,025.17	0.00	0.00
BSI FINANCIAL SERVICES	Unsecured	16,449.00	NA	NA	0.00	0.00
CAPIO PARTNERS	Unsecured	561.00	NA	NA	0.00	0.00
CAPIO PARTNERS	Unsecured	87.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	11,673.00	11,649.76	11,649.76	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	4,718.00	4,854.99	4,854.99	0.00	0.00
CITIBANK USA	Unsecured	2,996.00	NA	NA	0.00	0.00
CONCENTRIM	Unsecured	117.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT INC	Unsecured	1,308.00	NA	NA	0.00	0.00
FROST BANK	Unsecured	2,052.00	NA	NA	0.00	0.00
GREATER TEXAS FCU	Unsecured	7,126.00	16,605.59	16,605.59	0.00	0.00
INTERNAL REVENUE SERVICE***	Unsecured	NA	7,641.64	7,641.64	0.00	0.00
INTERNAL REVENUE SERVICE***	Priority	1,811.79	1,811.79	1,811.79	108.88	0.00
JP MORGAN CHASE BANK NA	Secured	48,079.40	48,079.40	48,079.40	2,889.33	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	24,157.50	0.00
LVNV FUNDING	Unsecured	203.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	11,126.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	8,396.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	4,661.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,441.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,930.00	NA	NA	0.00	0.00
SOUTHERN AUTO FINANCE CORP	Secured	9,065.69	9,065.69	9,065.69	2,422.22	630.30
USAA FEDERAL SAVINGS	Unsecured	8,498.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO CARD SERVICE	Unsecured	2,250.00	NA	NA	0.00	0.00
WFFNB/GALLERY FURNITUR	Unsecured	2,742.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$24,157.50	\$0.00
Mortgage Arrearage	\$48,079.40	\$2,889.33	\$0.00
Debt Secured by Vehicle	\$9,065.69	\$2,422.22	\$630.30
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,145.09</b>	<b>\$29,469.05</b>	<b>\$630.30</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,811.79	\$108.88	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,811.79</b>	<b>\$108.88</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,115.14</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,116.77</u>	
Disbursements to Creditors	<u>\$30,208.23</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$35,325.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2015

By: /s/ William E. Heitkamp

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.